

**AMENDMENT OFFERED BY MR. BAKER
TO THE AMENDMENT OFFERED BY MR. NEY**

Page 1, line 4, before “**INSURANCE**” insert “**PILOT
PROGRAM FOR**”.

Page 2, line 3, strike “to 4-family” and insert “or
2-family”.

Page 5, strike lines 8 through 10 and insert the fol-
lowing:

1 “(iii) 2-FAMILY RESIDENCES.—In the
2 case of a mortgage involving a 2-family
3 residence, such counseling shall”.

Page 11, line 10, strike “30 percent” and insert “10
percent”.

Page 12, line 13, strike “2011” and insert “2007”.

Page 12, strike “, and annually” in line 19 and all
that follows through line 21.

